



**CITY OF CORONA  
ADMINISTRATIVE SERVICES DEPARTMENT  
PURCHASING DIVISION**

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April 16, 2018

**SUBJECT: Request for Proposals (RFP) No. 18-034CA**

**ADDENDUM NO. 1  
BANKING SERVICES**

This Addendum No. 1 to the subject Request for Proposals extends the proposal due date to May 1, 2018 and provides responses to questions received.

All provisions of and attachments to this Addendum No. 1 are hereby incorporated by reference into the subject RFP. Respondents shall account for all provisions pursuant to this Addendum No. 1 in submitting their proposals. Each respondent shall acknowledge receipt of this Addendum in their Proposal in the spaces provided therein.

**1. Section II RFP Instructions:**

Subsection E.1 Date and Time is hereby deleted in its entirety and replaced with the following:

**1. Date and Time**

All proposals are to be submitted no later than 2:00 p.m., May 1, 2018. Proposals received after that date and time will be rejected by the City as non-responsive and returned unopened.

**2. Questions and Answers:**

Question 1: “Section V. Proposal Content A. e. Fee Proposal – The RFP states that Consultant shall include a schedule of fees for each line of service included in Consultant’s proposal and complete and sign the Price Form in Section C. and price proposals submitted on forms other than those provided herein may cause rejection of the proposal as non-responsive

- a. Please provide an updated Price Form in Exhibit C to include either line item volumes (ex attached) or a copy of a recent analysis statement from your current banking provider as we need to know volumes and specific line items to provide a competitive bid to the City for banking services.”

Response: *The City did not provide a price form with line item detail with the consideration of not limiting the service items listed. In addition, terminologies vary among banking service providers, listing the line items and having proposers fill in the rates may be confusing and cause miscalculation during evaluation. The City encourages proposers to read the scope of service in depth and based on the proposer's understanding of the City's business needs, as well as potential benefits from additional services not included in the existing scope, propose a fee rate by line item with sufficient explanation of the fee type and nature, unless they are obvious, such as returned check fee, ACH Block, etc.*

Question 2: “Scope of Services #4 Merchant Card Services – The RFP requests bidders to please provide a detailed rate and fee structure with breakdown of all fees.

- a. We believe there may be efficiencies to be gained by streamlining this process but in order to provide accurate pricing for Merchant Services, bidders will need to have specific details about the current processing such as:
  - i. Annual breakdown by card type (credit vs. pin debit and associated volume) and/or provide a recent merchant processing statement from your current processor to include volumes.
  - ii. Number of merchant accounts (MIDs) needed for set up and what acceptance methods, face-to-face, phone, Web, IVR and/or recurring are used today by each location.
  - iii. What methods of authorization is used today, real-time authorization, batch authorization, recurring, installment, other?
  - iv. What stand-alone credit card terminals, pin pads, card readers are used today, the number of each, manufacturer, make and model and if owned, rented or leased?
  - v. Details of any POS systems, third-party payment software/middleware application and any third-party payment gateways including company name, product name, and version, including service packs of each system.”

Response: *Please refer to the information provided in Appendix A.*

Question 3: “Section 1 RFP Schedule – Questions are Due 4/9 with Responses due 4/16 and Proposals due 4/25

- a. Will the City consider extending the proposal deadline to allow for the receipt of the information requested above and the subsequent analysis of volumes, products, processes and any other information provided by the City. This will allow bidders the time to seek any

required internal approvals and provide the City with the most competitive, creative, educational and responsive bids based on the City's responses due on 4/16. This would benefit the City per the City's request:

**“We encourage proposers to be creative and educational in their responses to this RFP. While the proposal format must be consistent with the requirements of this RFP, if the proposer believes that alternative solutions would be beneficial to the City, we invite you to include them in your proposal as well.”**

Response: *This Addendum 1 extends the proposal due date and time to 2:00 p.m., May 1, 2018.*

Question 4: “Would the City consider an extension to the RFP submission date?”

Response: *This Addendum 1 extends the proposal due date and time to 2:00 p.m., May 1, 2018*

Question 5: “Does the City receive Large Ticket rebate today for your Pcard and ePayables? If yes, please provide the Large Ticket volume for 2017.”

Response: *Yes, Large Ticket Volume for 2017 is approximately \$242K for ePayables, and \$116K for P-Card.*

Question 6: “What brand does the City have in place today? Mastercard or Visa? Does the City have a brand preference?”

Response: *The City has Mastercard, Visa and Discover. There is no brand preference.*

Question 7: “Is the City interested in a Pcard or One Card program?”

Response: *The City currently uses a P-card program. We encourage proposers to provide product lines/services/technology that we do not have/use currently, with a detailed explanation on each item and how they will benefit the City.*

Question 8: “For the ePayables program, we would like to run an AP analysis on the vendor spend. Here is the information we are seeking for the analysis:

- Vendor Name
- Twelve Months of standard AP spend

- Payment type (check, ACH, wire, etc.)
- Supplier address
- Tax ID# (optional)
- Transaction count (how many payments a year)”
- Excel format”

Response: *Refer to the information provided in Appendix B.*

Question 9: “Is there a Price Form available? If so, can we receive a copy?”

Response: *The City did not provide a price form with line item detail with the consideration of not limiting the service items listed. In addition, terminologies vary among banking service providers, listing the line items and having proposers fill in the rates may be confusing and cause miscalculation during evaluation. The City encourages proposers to read the scope of service in depth and based on the proposer’s understanding of the City’s business needs, as well as potential benefits from additional services not included in the existing scope, propose a fee rate by line item with sufficient explanation of the fee type and nature, unless they are obvious, such as returned check fee, ACH Block, etc.*

Question 10: “Can we receive a copy of the most recent analysis statement (pricing can be blocked)?”

Response: *Please refer to the information provided in Appendix C.*

Question 11: “Can we receive a listing of individual services by AFP codes currently utilized, with estimated monthly volumes?”

Response: *Please refer to the information provided in Appendix C.*

Question 12: “Your RFP is for consultant services and as a Financial Institution we would only be able to provide information as a financial services provider as we are not a consultant. Most of the RFP and the documents are for consultants. Do you have documents that are structured for financial services?”

Response: *As stated in the RFP, the City is seeking qualified institutions which have established expertise, experience, and qualifications in all aspects of the services requested in the RFP and asking the proposer to present ideas/innovations/technologies that would benefit the City in terms of process efficiency and customer service enhancement. The City is looking for a business partner to provide banking and other related financial services, above and beyond the traditional banking services. In the RFP*

*itself, the City has encouraged the proposer to submit the most competitive proposal possible, offering the highest quality of service and enhancement to help the City to improve our current management of cash flow and minimize administrative costs. The service provided should not be restricted to the traditional banking service (depository, check clearing, reconciliation etc.), nor the existing services currently utilized by the City. Therefore, we intentionally issued the RFP without a restrictive or pre-determined “structure” to allow proposers to demonstrate their strength and how they can strategically meet the City’s needs. In the RFP, we have interchangeably used the terms “consultant”, “financial institutions”, and “institutions”, and we do not believe this would impact the validity of the RFP for banking services.*

Question 13: “Section III / Page 1 / Item 1: We do not have projects but provide banking services. Please advise.”

Response: *The term “projects” is used to refer to a broad range of services that a proposer can and will provide to the City, including but not limited to new initiatives introduced to your existing clients, new technologies implemented for your clients, etc. If your financial institution has not provided what the City of Corona considers as “valued added services” to its clients, you can state so in your response.*

Question 14: “The City intends to establish a five year contract. Is this a minimum qualification as we provide three year contracts?”

Response: *The City intends to establish a five-year contract. If your institution will only allow for a three-year contract, please state so in your response. This will not preclude you from being considered.*

Question 15: “Proposal Content and Forms / Section C. Cost and Price Forms / Page 3: Consultant shall state cash discounts offered ... Financial institutions debit a customer’s account if there is a deficit in the Earnings Credit Allowance. Do you only use payment terms such as Net 30 Days?”

Response: *The City understands how banking service charges are handled by financial institutions; the cash discount incentives refer to our card programs.*

Question 16: “Non Collusion Declaration (To be executed by Consultant ...) Do you have an agreement for a Non-Collusion Declaration that is not for a consultant?”

Response: *In the RFP, we have interchangeably used the terms “consultant”, “financial institutions”, and “institutions”, and we do not believe this would impact the validity of the RFP forms including, but not limited to, the Non-Collusion Declaration, and the Professional Services Agreement.*

Question 17: “Price Form / Page 1 / It is normal and customary for a Bid Form to be provided by the public entity. No Bid Form is included with the line item PO Bo and volume that can be obtained by looking at your current bank’s analysis statement. Only a blank sheet with the statement insert was provided. Do you have a Bid Form that can be sent with the above information?”

Response: *We do not provide an itemized “bid form” due to reasons explained in full detail in Question #12 above. A most recent “analysis statement” is attached as Appendix C for reference on current line items we use and are being charged.*

Question 18: “Professional Services Agreement (begins as a Professional Services Agreement but then reverts to consultant information requested. Do you have a Professional Services Agreement for financial institutions?”

Response: *No. In the RFP, we have interchangeably used the terms “consultant”, “financial institutions”, and “institutions”, and we do not believe this would impact the validity of the RFP or the Professional Services Agreement for banking services.*

Question 19: “Professional Services Agreement – Many items listed that request compliance are not applicable to a financial institution. Please advise.”

Response: *In the RFP, we have interchangeably used the terms “consultant”, “financial institutions”, and “institutions”, and we do not believe this would impact the validity of the RFP or the Professional Services Agreement for banking services.*

Question 20: “Professional Services Agreement – Page 7: You are requesting Rates & Total Compensation be placed. Analysis Statements are provided on a monthly basis that lists costs. Are you requesting a final total for the five years of providing banking services?”

Response: *The City understands how banking charges are handled by financial institutions. The Total Compensation amount will be determined based on the final negotiated fees and charges of the selected proposer.*

Question 21: “There are examples of RFP’s for Banking Services listed on the CA Municipal Finance Officers Association that may be helpful to you.”

Response: *The City thanks you for the suggestion. We have reviewed quite a few recent RFP’s from other cities before issuing ours. We have drafted our RFP tailored to our service requirements. The City of Corona is not looking for a traditional banker but more of a business partner willing to provide value-added services. Creating value in the service requires the provider to have a sound understanding of our needs, as explained in the RFP in multiple areas. The City is taking the opportunity of this RFP to find a partner that possesses the qualification and desire to help the City re-engineer our process, to enhance our service level, and improve our cash flow, which we consider as the core of an exceptional banking service.*

Question 22: “Exhibit “C” Compensation - will you provide a specific format with volumes so that you can compare apples to apples?”

Response: *The City is providing its most recent Analysis Statement in Appendix C as a reference for proposers to itemize fees for each service.*

Question 23: “Section VI Price Form - requires Attachment of Exhibit C, as such, will you be providing a specific form to complete? If not, what requirements do you want to see on Exhibit C?”

Response: *The City is providing its most recent Analysis Statement in Appendix C as a reference for proposers to itemize fees for each service.*

Question 24: “Merchant Card Services - What is the average utility payment amount?”

Response: *Paymentus - \$172.17 average payment*

Question 25: “Merchant Card Services - Is the city absorbing the cost of credit/debit card processing, or are they charging a convenience fee to the end user?”

Response: *Currently the City absorbs the cost but is willing to receive a response on how the proposers work with their clients to offset/mitigate the cost.*

Question 26: “Merchant Card Services - Which credit cards does the city currently accept?”

Response: *Mastercard, Visa and Discover*

Question 27: “Merchant Card Services - Is the city the merchant of record on all credit card accounts?”

Response: *The City is the merchant of record for the majority of the credit card accounts. Activenet is the merchant of record for recreation payments.*

Question 28: “Merchant Card Services - How does the city currently handle chargebacks?”

Response: *The City follows up with each department (except Recreation) for chargebacks to confirm original charges. If needed, a rebuttal is submitted by the City to dispute the chargeback. ActiveNet takes care of Recreation chargebacks.*

Question 29: “General Treasury - Do all accounts have Payee Positive Pay?”

Response: *The General Account and Payroll Account have payee positive pay. Other accounts do not have checks.*

Question 30: “General Treasury - How are you sending check files to your bank?”

Response: *We currently send a Positive Pay file to the bank the day before the checks are released.*

Question 31: “General Treasury - For ARP, is the return file automatically downloaded to your financial system or is there any human intervention?”

Response: *We currently download a file weekly from our bank into our financial software to reconcile the bank statement.*

Question 32: “General Treasury - Do you currently utilize any ACH fraud services? If so, what type(s)?”

Response: *We use VRU verification on ACH payments.*

Question 33: “General Treasury - Who is your current armored courier?”

Response: *Loomis Armored US*

Question 34: “General Treasury - Does the City deposit any funds directly to banking centers?”

Response: *No*

Question 35: “General Treasury - Does the Police Department need to deposit any seized funds to a banking?”

Response: *No*

Question 36: “General Treasury - Type of Remote scanners?”

Response: *Scanners are provided by Bank of America.*

Question 37: “General Treasury - What’s the number of monthly wires?”

Response: *The number of wire transactions vary from month to month. A most recent Analysis Statement is provided as Appendix C with information on transaction volume.*

Question 38: “General Treasury - What is the average monthly dollar amount of wires?”

Response: *The amount of wire transfers vary significantly from month to month. A most recent Analysis Statement is provided as Appendix C with information on the amount.*

Question 39: “General Treasury - Do you currently utilize any intraday reporting services?”

Response: *No, we have current day and prior day service.*

Question 40: “General Treasury - Is your lockbox service mentioned not in scope for this RFP? If so, please send us adequate incremental information for us formulate a thoughtful proposal for lockbox services?”

Response: *Current lockbox contract is provided in Appendix D. Please provide additional details on information needed to evaluate lockbox services.*

Question 41: “General Treasury - How are lockbox receipts deposited into your account (wire, ACH, etc.)?”

Response: *Electronically as a cash letter pre-encoded deposit.*

Question 42: “General Treasury - The 3,000 monthly ACH transactions – what is the mix between debit and credit? What is the mix between same day, one-

day and two-day? What is the dollar volume associated with the 3,000 monthly ACH transactions? For the monthly ACH transactions, does that include payroll payments to the 97% of employees who receive payments via ACH? If so, what is the number of ACH transactions without ACH payroll included?"

Response: *Please see the most recent month's Analysis Statement for volume of ACH transactions by type provided as Appendix C.*

Question 43: "General Treasury - Any plans to upgrade the City's financial system in near future?"

Response: *Not determined yet*

Question 44: "General Treasury - Are you receiving any type of special or customized reporting for any service from the incumbent bank?"

Response: *No, all reports/statements are standard; many are configurable by user.*

Question 45: "General Treasury - What is the average monthly dollar amount of ACH transactions?"

Response: *Please see the most recent month's Analysis Statement provided as Appendix C for amount of ACH transactions by type.*

Question 46: "What are the terms for ePayables, P-Card and Fleet Card? What is the current rebate schedule for these programs?"

Response: *Terms are 30-day cycle with 3-day grace. Rebate rates vary based on type of transaction and changes throughout the year.*

Question 47: "For ePayables, what is the percent of your vendors currently utilizing the service?"

Response: *10% of the City's vendors currently utilize this service.*

Question 48: "Can we receive a listing of current vendors with annual spend per annum? If possible, can we obtain the information listed in our attached standard vendor master file template?"

Response: *Please refer to the information provided as Appendix B.*

Question 49: “For P-Card and Fleet Card, do the individual cardholders have access to an online system to review their purchases?”

Response: *Yes for P-Card, no for Fleet Card.*

Question 50: “Can you tell us more about how your e-Payables program works for the 200 vendors that are enrolled?”

Response: *We process payments for the ePayables vendor the same way as we do for the other vendors. Payment method is configured in our financial system, a file is generated with the “check run” process, and submitted to our bank, amounts are deposited to the designated vendor accounts accordingly, email notifications are generated simultaneously and sent to the vendors notifying them funds are available for draw down.*

Question 51: “Re: core financial system: can you tell us what file formats that Superion’s One Solution can receive and send?”

Response: *Flat files including CSV and text delimited files.*

Question 52: “Is your IT staff who work with One Solution in house with the City?”

Response: *Yes, we have support for system configuration from in-house IT.*

Question 53: “Apart from payroll, does the City make payments via check to individuals for any reason? If so, can that spend and transaction counts be included in the Vendor Master File we have requested?”

Response: *All payees are maintained in the Vendor Master File other than employees.*

Question 54: “How many locations use safe connect? How many safes do you have? What are the sizes of the safes?”

Response: *We have one SafeConnect location. The safe is 149lbs, 30.75” H, 12.25” W, 23” overall. It holds 2,500 notes.*

Question 55: “How often are deposits picked up by armor from safe connect?”

Response: *Once a week*

Question 56: “How many deposits per month are made?”

Response: *Please see the most Analysis Statement provided as Appendix C for transaction volume.*

Question 57: “Is there any seasonality with the usage of safe connect?”

Response: *No*

Question 58: “How quickly is the City receiving deposit credit?”

Response: *SafeConnect deposit credit is at 2:00 a.m., next business day following the close of business.*

Question 59: “Does the City take in at least \$1,000 cash per day, per location?”

Response: *Yes*

Question 60: “Does the City take in more than 10 checks per day, per location?”

Response: *SafeConnect is cash only*

Question 61: “Does the City have a contract with an armored carrier today? Which carrier? Does the City have a good relationship with this carrier? When does the contract expire?”

Response: *Yes, Loomis. Yes, the City has a good relationship with Loomis. The contract is currently expired and we recently conducted an RFP for armored car services.*

Question 62: “The RFP lists four merchant payment processing platforms – who is the City’s merchant acquirer?”

Response: *All four*

Question 63: “For merchant services, can we receive a copy of the last statement (fees can be blacked out)?”

Response: *Refer to the invoices and statements attached as Appendix E.*

Question 64: “What card brands does the City currently accept? Does the City accept American Express? If so, roughly what percentage of volume is through AmEx?”

Response: *Visa, MasterCard and Discover. The City does not accept American Express.*

Question 65: “Is all of the City’s credit card processing online?”

Response: *No*

Question 66: “What is the volume and average ticket for each of the four channels listed in the RFP (Paymentus, Authorize.net, Cardknox, and Transaction Central)?”

Response: *Refer to invoices and statements attached as Appendix E.*

Question 67: “The RFP mentions the potential for vendor consolidation – does the City have specific needs it can detail? Are there specific pain points or ‘wish list’ items the City would like addressed?”

Response: *With the issuance of this RFP for banking services, requesting review if it is beneficial to consolidate the merchant activity.*

Question 68: “Is Paymentus hosting a bill presentment and payment portal for the City? If so, how does the City share data with Paymentus?”

Response: *Paymentus does not host bill presentment for the City. Customers who pay online follow this process:*

- *Go to [www.coronaca.gov/dwp](http://www.coronaca.gov/dwp)*
- *Click on Pay Bill*
- *Click on pay your water bill online*
- *That directs them to a customer portal called Link that is provided by Advanced*
- *Once in Link customers click on Make a Payment and then enter their customer # and account # and payment method and then click Go*
- *Clicking Go takes them to a payment portal page where they enter their payment amount. The payment portal page is provided by Paymentus*

Question 69: “Can the City provide more detail around its vision for a ‘mobile device’ at the counter (as opposed to traditional terminals or POS system)?”

Response: *The City currently does not use a mobile device at the counter and is seeking options from proposers.*

Question 70: “Does the City require formal professional résumés for key team members, or will brief biographies detailing relevant experience suffice?”

Response: *Biographies with relevant experience will suffice.*

Question 71: “Are sealed boxes acceptable in place of sealed envelopes, as we might not have envelopes large enough to accommodate the final proposal binders?”

Response: *Yes*

Question 72: “Please clarify whether we need to submit a copy of our business license with our proposal. Per RFP page 6 (section J.), business license is “not a prerequisite for submission of proposal.” Alternatively, RFP page 18 (section B.) states that “Copies or legitimate proof of such licensure and/or certification shall be included in consultant’s proposal?”

Response: *A City of Corona business license is not required for the submission of a proposal. Section V. Proposal Content and Forms, subsection B that you are referencing also includes the following statement: “\*The successful consultant(s) and its sub-consultants are each required to obtain a City of Corona Business License prior to the award of Agreement. The Business License is not a requirement for submission of a proposal.”*

Question 73: “Is there any negotiations allowed with the Sample Contract? Or must a bidder accept as is?”

Response: *Proposers may state exceptions to the Form of Agreement in their proposal but are cautioned that exceptions or deviations from any of the RFP requirements and/or the Form of Agreement may cause their proposal to be rejected as non-responsive.*

Question 74: “Section IV. Scope of Work B #2 Treasury Services – ACH – The City lists 3,000 ACH items per month. Please specify how many are credits versus debits.”

Response: *Please refer to the most recent Analysis Statement provided as Appendix C for volume information.*

Question 75: “Section V. Proposal Content A Fee Proposal – The RFP states that Consultant shall include a schedule of fes for each line of service included in Consultant’s proposal and complete and sign the Price Form in Section C. and price proposals submitted on forms other than those provided herein may cause rejection of the proposal as non-responsive.

Please provide an updated Price Form in Exhibit C to include either specific line item volume or a copy of a recent analysis statement from your current banking provider for all banking services (depository, treasury, reconciliation and reporting services, wire and fund transfers, transaction posting, etc.) as we need to know volumes and specific line items to provide a competitive bid to the City for banking services.

Can the City provide specific line-item volumes or account analysis statements for its Depository, Treasury, Reconciliation, and Reporting Services?”

Response: *Please refer to the most recent Analysis Statement provided as Appendix C as a reference for quoting each line item.*

Question 76: “Section IV. Scope of Work B #2 Treasury Services – Image Deposited Items - Image Cash Letters and Remote Deposits (average 10,000 items per month) - Does the City image their own items for Image Cash Letters or does your third party lockbox provider send for you?”

Response: *The lockbox provider does the imaging.*

Question 77: “Section IV. Scope of Work B #2 Treasury Services – Image Deposited Items - Image Cash Letters and Remote Deposits (average 10,000 items per month) - About how many of the 10K items are remote check deposit versus ICL?”

Response: *Please refer to the most recent Analysis Statement provided as Appendix C for volume information.*

Question 78: “Section IV. Scope of Work B #2 Treasury Services – Image Deposited Items - Image Cash Letters and Remote Deposits (average 10,000 items per month) - Are there remittance documents included in the remote check deposit items? If so, how many on average per check?”

Response: *Remote check deposit scans the check itself only.*

Question 79: “Section IV. Scope of Work B #2 Treasury Services – Image Deposited Items - Image Cash Letters and Remote Deposits (average 10,000 items per month) - For remote check deposit items, does the City require account numbers, invoice numbers or customer numbers keyed with the items deposited? If so, are the keyed numbers searchable in your bank reporting?”

Response: *Currently the City does not require the additional information to be attached to the scanned check, but we welcome suggestions/recommendations to improve efficiency.*

Question 80: “Section IV. Scope of Work B #2 Treasury Services – Safe Connect Remove Deposits (average 3,000 items per month) - Do these deposits include cash, checks and coin?”

Response: *Safe Connect handles cash only.*

Question 81: “Section IV. Scope of Work B #2 Treasury Services – Safe Connect Remove Deposits (average 3,000 items per month) - You state 3,000 items are deposited per month, is this 3,000 cash notes or a combination of checks and notes?”

Response: *N/A, SafeConnect handles cash only.*

Question 82: “Section IV. Scope of Work B #2 Treasury Services – Safe Connect Remove Deposits (average 3,000 items per month) - How much total currency is deposited in Safe Connect on a monthly?”

Response: *\$246,947*

Question 83: “Section IV. Scope of Work B #2 Treasury Services – Safe Connect Remove Deposits (average 3,000 items per month) - How much total coin is deposited in Safe Connect?”

Response: *\$1,052*

Question 84: “Section IV. Scope of Work B #2 Treasury Services – Safe Connect Remove Deposits (average 3,000 items per month) - How many locations have smart safes?”

Response: *One location only, City Hall.*

Question 85: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

*Annual breakdown by card type (credit vs. pin debit and associated volume) and/or provide a recent merchant processing statement from your current processor to include volumes.”*

Response: *Refer to the invoices and statements attached as Appendix A and E.*

Question 86: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

Number of merchant accounts (MIDs) needed for set up and what acceptance methods, face-to-face, phone, web, IVR and/or recurring are used today by each location.”

Response: *Refer to the invoices and statements provided in Appendices A and E.*

Question 87: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

What methods of authorization is used today, real-time authorization, batch authorization, recurring, installment, other?”

Response: *Refer to the invoices and statements provided in Appendices A and E.*

Question 88: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

What stand-alone credit card terminals, pin pads, card readers are used today, the number of each, manufacturer, make and model and if owned, rented or leased?”

Response: *Refer to the invoices and statements provided in Appendices A and E.*

Question 89: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

Details of any POS systems, third-party payment software/middleware application and any third-party payment gateways including company name, product name, and version, including service packs of each system.”

Response: *Refer to the invoices and statements provided in Appendices A and E.*

Question 90: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

What billing system is used by animal control and does this system have additional gateway options other than authorize.net? Are these card present or card not present transactions?”

Response: *Both present and not present. Gateway options are open.*

Question 91: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

What billing system is used by the City’s permit system and does this system have additional gateway options other than Cardknox? Will Cardknox let the City choose the credit card acquirer (bank) of your choice or are you also looking to replace Cardknox? Are these card present or card not present transactions?”

Response: *Refer to the Merchant Card Services summary included in Appendix A. The City is open to suggestions. The transactions are card present and card not present.*

Question 92: “Section IV. Scope of Work B #4 – Merchant Services – Please provide specific details about the current processing, such as:

For all other card transactions, what other gateways are certified to your billing system other than Transaction Central? Does Transaction Central have multiple gateway options or is Transaction Central a proprietary virtual terminal that the City is considering replacing? Are these card present or card not present transactions?”

Response: *Refer to the Merchant Card Services summary included in Appendix A. The City is open to suggestions. The transactions are card present and card not present.*

Question 93: “Section I RFP Schedule – Will the City consider extending the proposal deadline to allow for the receipt of the information requested above and the subsequent analysis of volumes, products, processes and any other information provided by the City?”

Response: *Yes. This Addendum 1 extends the proposal due date and time to 2:00 p.m., May 1, 2018.*

Question 94: “Treasury Management – Who is your current services provider? Are you able to disclose your current fee and billing structure?”

Response: *Bank of America. Billing structure and transaction volume is reflected in the most recent Analysis Statement attached as Appendix C; fees have been redacted.*

Question 95: “Treasury Management - What Core Financial/ERP system does the city use? What type of data format does it require?”

Response: *OneSolution from Superion. Standard text delimited or CSV file.*

Question 96: “Under Treasury Services, you reference “Safe Connect Remote Deposit”. Is this a branded remote deposit product from an outside provider (i.e. an armored car/cash vault provider)?”

Response: *SafeConnect is a service that allows the City to receive credit for cash deposited into a bill-validating safe provided by an armored carrier. It is 3<sup>rd</sup> party service that the City obtained through our current banking service provider.*

Question 97: “Treasury Management – Do you deposit cash and checks via Armored Car?”

Response: *Cash only. All checks are deposited via remote deposit scanner.*

Question 98: “Cards – What is the anticipated annual spend with the P-card program?”

Response: *Fiscal year 2016-17 P-Card program spending totaled \$1.8 million.*

Question 99: “Cards - How many individual card accounts would the City require?”

Response: *We currently have 109 individual and department card accounts and two cards designated for purchases with a particular vendor.*

Question 100: “Cards - What is the estimated monthly transaction volume for card?”

Response: *Average volume for P-card spending in the recent months amounts to \$180K.*

Question 101: “Cards - What “types” of purchases are made with cards, (e.g. travel, vendor payments, IT or office supplies, etc)?”

Response: *Other than cash advance, most types of purchases are allowed. MCC restrictions are placed on each card based on the type and holder of the cards. Departments are allowed to purchase various merchandise over the internet using their City card. We currently have departmental cards that are used for travel by multiple employees.*

Question 102: “Merchant Services (credit card acceptance) – Are you able to provide an average ticket size for each department’s card sales (estimates are fine)?”

Response: *Refer to the table below.*

<b>NUMBER OF TRANSACTIONS ANNUAL ESTIMATE</b>				
<u>Location</u>	<u>Transaction Central</u>	<u>Paymentus</u>	<u>Authorize.Net</u>	<u>CardKnox</u>
Trakit Counter	-	-	-	2,531
Animal Control - Web	-	-	3,304	-
Animal Control - 2	4,086	-	-	-
Finance - Counter	348	-	-	-
Finance - Web	5,388	-	-	-
Planning - Counter	-	-	-	-
Building - Couter	-	-	-	-
Library - 1 (circ)	2,196	-	-	-
Library - 2 (hert)	6	-	-	-
Library - 2 (admin)	-	-	-	-
Library - Online	-	-	-	-
Library - Passports	3,528	-	-	-
Library - Kiosk	-	-	-	-
Library - Recreation Srvs	6	-	-	-
Police - Records	780	-	-	-
Fire EMS	504	-	-	-
Fire Headquarters	72	-	-	-
Trakit Web	-	-	-	-
City Clerk	84	-	-	-
Circle City Center	6	-	-	-
DWP Utility Payments	-	22,829	-	-
	17,004	22,829	3,304	2,531

Question 103: “Merchant Services (credit card acceptance) – How are transactions processed through each gateway (i.e., swiped in person, via phone, via website, or through the mail)?”

Response: *We currently use all of these methods. Refer to the Merchant Card Services summary included in Appendix A.*

Question 104: “Merchant Services (credit card acceptance) – If using devices, the name/brand and number, gateways or software system you are using to process these transactions?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 105: “Merchant Services - Who is the current Merchant Acquirer and when does your contract expire?”

Response: *TSYS (Transaction Central), Fidelity (Cardknox), Paymentus, Authorize.Net*

Question 106: “How many merchant accounts is processed under today?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 107: “What payment types are accepted today credit, Visa, MasterCard, American Express, Discover, other) echeck, pin debit, pinless debit, signature debit, alternative payments and/or ACH?”

Response: *Cash, Check, Credit Card (Visa, MasterCard, Discover), ACH, Wire, eCheck (DWP)*

Question 108: “What is the annual volume of credit card payments accepted today by card type?”

Response: *Refer to the invoices and statements provided in Appendices E & F.*

Question 109: “What is the annual number of credit card transactions processed today by card type?”

Response: *Refer to the invoices and statements provided in Appendices E & F.*

Question 110: “Is Pin debit transactions accepted today if so please provide the annual volume and number of transactions accepted?”

Response: *Pin Debit cards are not accepted.*

Question 111: “Are any locations accepting payment via echeck today and if not, are you interested in accepting payment via echeck (ECA for over-the-counter, Internet Check Acceptance for online)?”

Response: *Yes, DWP agent by phone, i-Link (online), automated phone.*

Question 112: “If accepting or interested in accepting payment via echeck, please provide the number of transactions and sales volume processed annually for echeck by each acceptance methods Web, POS, and Phone?”

Response: *Refer to the Paymentus invoice included in Appendix E for details.*

Question 113: “If accepting or interested in accepting payment via echeck, what percentage of the echeck transactions are business checks?”

Response: *Refer to the Paymentus invoice included in Appendix E for details.*

Question 114: “If accepting or interested in accepting payment via echeck, is any of the echeck volume warranted or guaranteed and if not are you looking for a warranty/guarantee program?”

Response: *Payments currently accepted by DWP only, monthly average 9,587.*

Question 115: “What methods of authorization is used today, real-time authorization, batch authorization, recurring, installment, other?”

Response: *Real-time authorization and recurring*

Question 116: “What acceptance methods, face-to-face, phone, Web, IVR and/or recurring are used today by each location?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 117: “What stand-alone credit card terminals are used today, the number of each, manufacturer, make and model and if owned, rented or leased?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 118: “What pin pads are used today, the number of each, manufacturer, make and model and if owned, rented or leased?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 119: “What check readers are used today, the number of each, manufacturer, make and model and if owned, rented or leased?”

Response: *One Cannon Image Formula CR-190I ll purchased; Three Digital Check Teller Scan TS240-75APM purchased.*

Question 120: “What card readers are used today, the number of each, manufacturer, make and model of each and if owned, rented or leased?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 121: “If any location is using a POS systems provide the company name, product name, and version, including service packs of each system?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 122: “If any of the POS systems use a third-party payment software/middleware application, provide the company name, product name and version, including service packs of each software and the POS system it is used with?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 123: “If any of the POS systems use a third-party payment gateway, provide the company name, product name and the POS System it is used with?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 124: “If a third-party payment gateway is used for web payment processing, provide the company name and product name of the gateway and areas using this acceptance type?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 125: “If a third-party payment gateway is used for IVR payment processing, provide the company name and product name of the gateway and areas using this acceptance type along with the company name and product name of the IVR system?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 126: “If a payment gateway is used for over the counter, mail or telephone payment processing, provide the company name and product name of the gateway and locations using this acceptance type and how it is used in conjunction with each acceptance method?”

Response: *Refer to the Merchant Card Services summary included in Appendix A.*

Question 127: “Are any recurring transactions performed and automatically executed by the current vendor?”

Response: *Yes*

Question 128: “If there is requirement for IVR for touchtone acceptance of cards is for the responder to provide a fully hosted IVR solution or to provide a payment interface for the current IVR?”

Response: *IVR only used by DWP for Utility Payments; currently hosted by Paymentus.*

Question 129: “Is the website payment interface via a hosted order page or application programming interface?”

Response: *Payments hosted by City website*

Question 130: “What locations accept or anticipate accepting convenience fees today and who manages or would manage the fees?”

Response: *Not at this time, but possibly in the future*

Question 131: “If planning on accepting convenience fees does the locations anticipate a two transaction model and if so who receives funding for the second transaction?”

Response: *N/A at this time*

Question 132: “If accepting today, who funds for Discover transactions?”

Response: *N/A at this time*

Question 133: “If accepting today who funds for American Express transactions?”

Response: *The City does not accept American Express as a form of payment.*

Question 134: “Are you PCI compliant today and what is your PCI level?”

Response: *Yes, Level 4*

Question 135: “Does any location utilize tokenization today, if so please provide the tokenization method and product used?”

Response: *No*

Question 136: “Does any location utilize point-to-point (P2P) or end-to-end (E2E) encryption today, if so please provide the encryption method and product used?”

Response: *Point-to-point: TSYS-Transaction Central, Paymentus, Authoize.Net, Cardknox*

Question 137: “What is the time frame of your current funding for payment of your settlement items?”

Response: *Two days*

Question 138: “Are you funded via ACH?”

Response: *Yes*

Question 139: “What depository bank are your funds settled into?”

Response: *Bank of America*

Question 140: “What is your settlement cutoff time?”

Response: *Face-to-face 5:00 p.m.; online 11:59 p.m.*

Question 141: “In the Depository Services description, the General Account is mentioned as handling the day-to-day cash deposits and disbursement transactions. Would you please confirm if the City is handling cash transactions? If so, please advise on the amount of cash taken in and disbursed out on average each month.

Response: *Yes, the City handles cash transactions. Transaction volume is shown on the most recent Analysis Statement attached as Appendix C.*

Question 142: “If applicable (Question 141), how is the City storing its cash?”

Response: *We use SafeConnect for cash deposits which enables the City to be credited the same day cash is dropped into the SafeConnect safe.*

Question 143: “Is the City utilizing armored cash service?”

Response: *Yes, Loomis Armored US.*

Question 144: “If so, (Question 143) does the City own or lease the safe on site??”

Response: *The City leases the safe.*

Question 145: “If so, (Question 143) how many days a week are you serviced? What are the average volumes of cash picked up?”

Response: *Once a week*

Question 146: “What are the average volumes of cash picked up?”

Response: *\$248,000/month, average \$57,230/week*

Question 147: “Depository Services/Reconciliation and Reporting Services – What file formats are required or accepted? How is this information received/obtained today?”

Response: *File format is “flat file”, either CSV or text delimited. The information is made available to the City on the financial institution’s B2B portal. We download the files and import it to our financial system.*

Question 148: “General Banking Service Requirements/Full Account Reconciliation – What file formats are required or accepted? How is this information received/obtained today?”

Response: *File format is “flat file”, either CSV or text delimited. The information is made available to the City on the financial institution’s B2B portal. We download the files and import it to our financial system.*

Question 149: “General Banking Service Requirements/Billing and Payment Processing Solutions – Lockbox Service – Does the City lease its current PO Box number directly from the US Postal Service?”

Response: *Yes*

Question 150: “General Banking Service Requirements/Billing and Payment Processing Solutions – Lockbox Service – What are the City’s imaging requirements? Do you require envelope imaging or capture of post mark date?”

Response: *We only require the image of the check, check stub (if any) and the coupon.*

Question 151: “Does the City accept credit card payments via lockbox?”

Response: *No, checks only*

Question 152: “Can the City provide a sample of your existing bill and coupon?”

Response: *A sample bill and coupon will be provided separately as Addendum 2.*

Question 153: “Please describe how the City receives daily lockbox reconciliation today.”

Response: *We receive a text and summary file via the lockbox website. We use the text file to post payments and the summary file to balance.*

Question 154: “Does the current processor convert consumer checks to ACH for clearing?”

Response: *It’s a cash check image – check 21.*

Question 155: “How does the City process exception items such as checks received with no coupon?”

Response: *City of Corona employees verify all exceptions.*

Question 156: “Please provide a monthly breakdown of check and coupon volumes for 2017.”

Response: *We process 85,564 coupons and 75,019 checks.*

Question 157: “Is there any functionality that the City would like that you do not already have?”

Response: *It should interface with our system so there are less items to verify, especially when there is one check paying multiple coupons.*

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